

Housing Report

# 7085 Goreway Drive, Mississauga

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Application for Official Plan and Zoning By-law Amendment



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## 1 Introduction

7085 Goreway Developments Ltd. (“the owner”) is the owner of approximately 0.98 hectares of land, municipally referred to as 7085 Goreway Drive in the City of Mississauga (herein referred to as the “subject lands”). The subject lands are currently developed with a vacant one storey commercial building and surface parking, formerly known as the StarWind Supermarket. The owner is proposing to re-develop the subject lands into a residential development, consisting of an eighteen-storey, 138-unit building, and a sixteen-storey, 121-unit building, in addition to 12 townhouses, with three levels of underground parking. Overall, the proposed development will contain a total of 271 residential units.

The purpose of the proposed development is to create an attractive and liveable space for future residents and support residential growth targets of the Province, Region of Peel and the City of Mississauga, thereby providing options that cater to households of various housing needs and incomes. The tenure of the proposed development is undecided at this stage, as the owner is determining the best suitable option for the community. As the development process continues, further consideration will be given to the tenure of the building.

IBI Group has been retained by the Owner to prepare this Housing Report, in support of the proposed Official Plan and Zoning By-law Amendment applications. IBI Group supports the proposed applications as they are reflective of good planning and meet provincial, regional and municipal housing objectives. This Housing Report provides a thorough discussion on current and applicable Provincial legislation and plans, as well as local planning documents and an analysis on unit affordability for middle income households.

## 2 Site Description & Surrounding Uses

The subject lands, municipally known as 7085 Goreway Drive are located along the eastern side of Goreway Drive between the intersections of Etude Drive and Derry Road East in the community of Malton and have an approximate frontage of 44 metres along Goreway Drive, with an area of 0.98 hectares (9,870 square metres). The subject lands were previously occupied by Starwind Supermarket until 2018. Currently, the subject lands consist of a vacant one-storey commercial building with a footprint of 2,600 square metres, as seen in **Figure 2-1**.

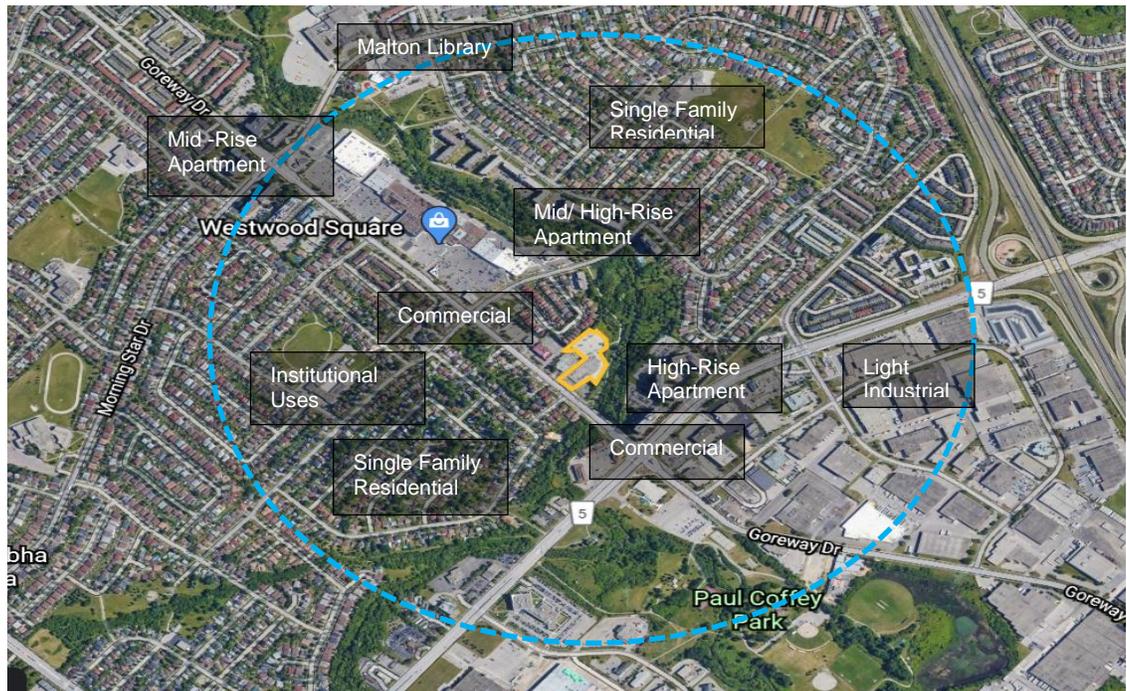


**Figure 2-1:** Aerial Mapping of Subject Lands, Retrieved from City of Mississauga Interactive Mapping

In terms of a greater surrounding context, **Figure 2-2** shows that the subject lands are situated in the midst of an established mixed-use area, varying in density and land uses. A summary of the surrounding uses have been outlined in the table below.

**Table 2-1:** Surrounding Context

TO THE NORTH	TO THE EAST
<ul style="list-style-type: none"> <li>• Fire Station</li> <li>• Single Family Residential Uses</li> <li>• Commercial Uses</li> <li>• Westwood Square</li> <li>• Mid- Rise Apartment Uses</li> <li>• Westwood Mall Terminal</li> <li>• Malton Library</li> </ul>	<ul style="list-style-type: none"> <li>• Malton Greenway</li> <li>• Mid &amp; High-Rise Apartment Uses</li> <li>• Single Family Residential Uses</li> <li>• Highway 427</li> </ul>
TO THE SOUTH	TO THE WEST
<ul style="list-style-type: none"> <li>• Malton Greenway</li> <li>• High Rise Apartment Uses</li> <li>• Commercial Uses (Retail, Restaurant)</li> <li>• Medical Service Uses</li> <li>• Light Industrial Uses</li> </ul>	<ul style="list-style-type: none"> <li>• Commercial Uses</li> <li>• Paul Coffey Malton Arena &amp; Park</li> <li>• Avro Canada Monument</li> <li>• Single Family Residential Uses</li> <li>• Malton Baptist Church</li> <li>• Institutional Uses</li> </ul>



**Figure 2-2:** Approximate 800 metre walking distance radius (depicted in blue) around the subject lands (depicted in yellow), Retrieved from Google Earth

### 3 Development Proposal

The proposal for the subject lands is to construct a residential development, consisting of an eighteen-storey and a sixteen-storey residential tower atop of a two-storey podium, in addition to 12 two-storey townhouse units, for a total of 271 units, as seen in **Figures 3-1 & 3-2**.

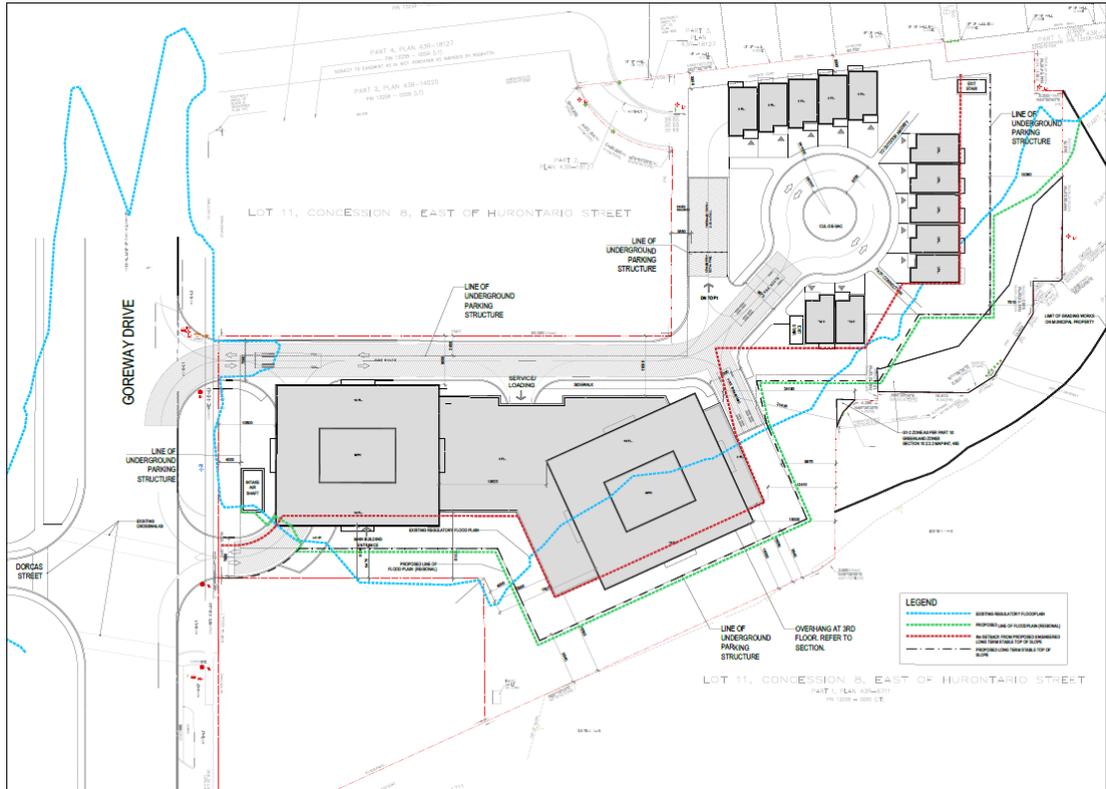


Figure 3-1: Proposed Development Concept Site Plan, Prepared by IBI Group



**Figure 3-2:** Preliminary 3-D Massing of the Proposed Development from a North-East View of the Subject Lands, Prepared by IBI Group

The following table summarizes the composition of units in the proposed development, by typology.

**Table 3-1:** Composition of Units by Dwelling Typology

BUILT FORM	UNIT COUNT
18-storey Apartment Tower	138 units
16-storey Apartment Tower	121 units
Street Townhouse	12 units
<b>Total</b>	<b>271 units</b>

Both residential towers will overlook the Malton Greenway, with the eighteen-storey residential tower, comprising of 138 residential units located in the south-western portion of the subject lands, and the sixteen-storey tower, with 121 residential units situated towards the south-eastern portion. There will be a maximum of 8 units on each floor, where the unit typology will range from one to three bedrooms.

The proposed development will consist of 12 two-storey street-townhouses, situated on the north-eastern portion of the subject lands. Each of the townhouses will have 2 bedrooms.

The following table summarizes the composition of units.

**Table 3-2:** Unit Composition for the Proposed Development

UNIT TYPOLOGY	18-STOREY		16-STOREY		TOWNHOUSES	TOTAL	
	Units	%	Units	%		Units	%
1 bedroom	34 units	24.6%	30 units	24.8%		64 units	24%
2 bedrooms	37 units	26.8%	32 units	26.4%		69 units	25%
2 bedrooms + Den	33 units	23.9%	29 units	24%		62 units	23%
3 bedrooms	34 units	24.6%	30 units	24.8%		64 units	24%
2 bedroom Townhouses					12 units	12 units	4%
<b>Total</b>	138 units		121 units			271 units	

### 3.1 Proposed Prices/Rents

The tenure of the proposed development is undecided at this stage, therefore both rental and condominium options will be discussed in this report. This allows the owner to determine the best suitable option for the community, while maintaining the ability to establish either form of tenure.

If the proposed tenure is ownership, preliminary housing comments from the Pre-Application Meeting request that 17 units be made affordable to middle income households. There is no statutory requirement under the Planning Act for this provision. Nonetheless, the owner is proposing an affordable component to the proposed development. This is reflective of the current market, which may be subject to change.

**Table 3-3** provides estimated prices and unit counts for both possibilities. As the housing market is constantly in flux, market conditions, relative rents and condominium prices are subject to change, therefore the table below provides approximate estimates.

**Table 3-3:** Proposed Development - Housing Breakdown, Retrieved from Housing Report Terms of Reference

Proposed Development – Housing Breakdown (All Units)		
Purpose Built Rental Units*		
	Proposed Rents in 2019 Dollars (excluding parking and utilities)	Qty. of Units
Bachelor	Less than \$922/month rent	0
	Between \$922 and \$1153/month rent	0
	Between \$1153 and \$1383/month rent	0
	Between \$1383 and \$1614/month rent	0
	More than \$1614/month rent	0
1 bedroom	Proposed Rents in 2019 Dollars (excluding parking and utilities)	Qty. of Units
	Less than \$1233/month rent	0
	Between \$1233 and \$1541/month rent	0
	Between \$1541 and \$1850/month rent	0
	Between \$1850 and \$2158/month rent	64
More than \$2158/month rent	0	

	<b>Proposed Rents in 2019 Dollars (excluding parking and utilities)</b>	<b>Qty. of Units</b>
2 bedroom	Less than \$1396/month rent	0
	Between \$1396 and \$1745/month rent	0
	Between \$1745 and \$2094/month rent	0
	Between \$2094 and \$2443/month rent	0
	More than \$2443/month rent	143
	<b>Proposed Rents in 2019 Dollars (excluding parking and utilities)</b>	<b>Qty. of Units</b>
3+ bedroom	Less than \$1590/month rent	0
	Between \$1590 and \$1988/month rent	0
	Between \$1988 and \$2385/month rent	0
	Between \$2385 and \$2783/month rent	0
	More than \$2783/month rent	64
<b>Ownership Units</b>		
	<b>Ownership Units to be Sold at Market Prices</b>	<b>Qty. of Units</b>
Bachelor		0
1 bedroom		54
2 bedroom		136
3+ bedroom		64
	<b>Ownership Units to be Sold as Affordable</b>	<b>Qty. of Units</b>
Bachelor	\$0	0
1 Bedroom	\$405,000	10
2 bedroom	\$420,000	7
3+ bedroom	\$0	0
<b>Unit Transfer</b>		
	<b>Ownership Units to be Dedicated to City/Region</b>	<b>Qty. of Units</b>
Bachelor	\$0	0
1 Bedroom	\$0	0
2 bedroom	\$0	0
3+ bedroom	\$0	0
<b>Secondary Suites</b>		
	<b>Private Ownership Secondary Suites</b>	<b>Qty. of Units</b>
Bachelor		0
1 bedroom		0
2 bedroom		0
3+ bedroom		0
<b>Land</b>		
	<b>Land Dedicated to City/Region</b>	<b>Acres</b>
	\$0	0
<b>Financial Contribution to Affordable Housing Offsite</b>		
	<b>Amount</b>	
	\$0	

## 4 Relevant Planning Process and Other Related Applications

To permit the proposed development, approval of several planning applications will be required, such as an Official Plan Amendment (“OPA”) and a Zoning By-law Amendment (“ZBLA”). Subsequent to the approval of the OPA and ZBLA, a Site Plan and a Draft Plan of Condominium may be submitted.

### 4.1 Official Plan Amendment

Schedule 9 – Character Area of the Official Plan identifies that the subject lands are located within the Malton Neighbourhood Character Area, which permits a maximum building height of four storeys. Within the Malton Neighbourhood Character Area policies, the subject lands are located within Special Site 2 which does not permit driveway areas between the buildings and the street line.

Schedule 10 – Land Use of the Official Plan designates the subject lands as ‘Mixed Use’. The permitted uses on lands designated ‘Mixed Use’ include: a commercial parking facility, financial institution, funeral establishment, makerspaces, motor vehicle rental, overnight accommodation, and personal service establishment, post-secondary educational facility, residential in conjunction with other permitted uses, restaurants, retail stores and secondary offices.

An OPA will be required to amend Special Site 2 mapping and policies to include all of the subject lands and provide a site-specific exception to the ‘Mixed Use’ designation to permit exclusively residential uses, not in conjunction with other permitted uses. In addition, it will provide a site-specific exception to the ‘Neighbourhood’ and ‘Special Site’ policies to permit an increased height of eighteen storeys and a driveway area between the building and street line.

### 4.2 Zoning By-law Amendment

The majority of the subject lands are currently zoned ‘General Commercial’ (C3-6), which only permit a retail store and an accessory outdoor garden centre with site-specific regulations pertaining to maximum gross floor area for non-residential uses and accessory outdoor garden centre. The eastern portion of the subject lands is zoned ‘Greenlands – Natural Hazard’ (G1-2), which permit flood control and stormwater management facilities, as well as natural heritage features, alongside the site-specific permitted use of parking for lands zoned C3-6.

Therefore, a ZBLA is required to rezone the developable area intended for the proposed apartment building to the Apartment (RA-5) Zone, in order to allow for the building typology, the underground parking structure, and permitted use of residential units. Similarly, the proposed ZBLA will also rezone the area planned for the townhouses to the ‘Townhouses on a CEC–Road’ (RM6) Zone, in order to allow for the residential building typology, and the underground parking structure. The proposed ZBLA will also provide reductions to the standard parking rate, identified within the Zoning By-law for both building typologies.

The eastern portion, beyond the developable area and underground parking structure limits will remain zoned ‘Greenlands- Natural Hazards’ (G1-2).

## 5 Demographic Conditions

This section provides an insight on how Malton, the community where the subject lands are located within compares to other levels of geography in the larger housing market. Existing demographic

conditions are compared to Mississauga, Peel Region, and the Toronto Census Metropolitan Area (CMA). These analyses utilize 2016 Census data, as well as statistics reported within the Region of Peel Housing Strategy and the City of Mississauga Housing Gap Assessment.

## 5.1 Population Trends and Projections

Over the 2011 to 2016 period, the population in Malton declined by approximately 621 people (-1.7%), while the population grew modestly in Mississauga (1.1%). Peel Region and the Toronto CMA both experienced steady population growth above 6% over the same period.

A review of the Peel Region 2041 Growth Allocation and Growth Management Regional Official Plan Amendment provide an overview of the growth outlook in Malton and the local area municipalities in Peel Region. The forecasts provide an insight into housing demand looking forward. Given that this document is still in draft form, the figures provided in **Table 5-1** are open to fluctuation before the growth allocations are finalized. Over the 2016 to 2041 period, it is projected that Peel Region will grow by over 541,700 people, with Mississauga making up the second largest share of overall projected growth. When compared to the rest of the Region and municipality, Malton is projected to experience modest housing growth and represents a small share of total projected population growth in Mississauga.

**Table 5-1:** Forecasted Population Growth from 2016 to 2041, Prepared by IBI Group

GEOGRAPHY	2016	2021	2031	2036	2041	GROWTH (2016-2041)	% CHANGE
Malton	39,950	40,340	40,840	41,250	42,400	2,450	6%
Mississauga	745,900	777,730	842,070	879,210	920,000	174,120	23%
Brampton	613,680	683,700	811,970	853,940	890,000	276,320	45%
Caledon	68,820	78,970	116,010	136,850	160,080	91,260	133%
Peel	1,428,400	1,540,400	1,770,050	1,870,000	1,970,100	541,700	38%

According to the Region of Peel Housing Strategy, all age groups in Peel Region are experiencing an increase in population. However, the senior age cohort (65 years or older) is experiencing a significantly higher rate of increase comparatively. Within the local municipalities, Mississauga has the largest share of seniors. The senior population increased by 24.0% (15,770 people) from 9.8% in 2006 to 11.4% in 2011, which suggests that within Peel Region, Mississauga has the greatest need for housing intended for an aging population.

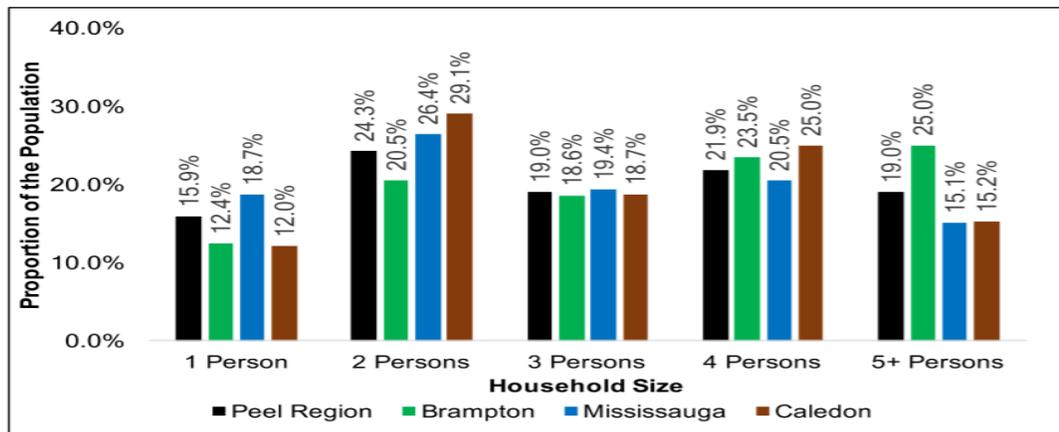
## 5.2 Household Trends and Projections

While population trends and characteristics are important indicators of housing need, the characteristics of households are more directly related to housing need as each household requires a housing unit. Depicted in **Table 5-2**, over the 2016 to 2041 period, it is projected that Peel Region will grow by over 178,000 households. It is expected that nearly half of this growth will occur in Brampton (46%), with Mississauga (37%) making up the second largest share of overall projected growth in Peel. Caledon is also expected to experience strong housing growth, with projections of the current housing stock more than doubling over the forecasted period. When compared to the rest of the region on a percentage basis, Malton is projected to experience a modest housing growth to 2041, and represents a small share of total projected growth in Mississauga. As such, housing demand in Malton is expected to be moderate looking forward.

**Table 5-2:** Projected Household Growth, prepared by IBI Group

GEOGRAPHY	2016	2021	2031	2036	2041	GROWTH (2016-2041)	% CHANGE
Malton	10,870	10,920	11,270	11,410	11,800	930	9%
Mississauga	240,810	252,230	279,140	293,170	307,470	66,660	28%
Brampton	167,820	189,520	227,610	240,090	250,460	82,640	49%
Caledon	21,200	24,760	36,370	43,000	50,080	28,880	136%
Peel	429,830	466,510	543,120	576,260	608,010	178,180	41%

In terms of household size, the share of one and two person households are increasing. Together, these two household categories make up 40.1% of all households in Peel Region. In 2011, one- and two-person households made up 43% of all households in Mississauga, up from 41% in 2006. In addition, one-person households saw the highest rate of increase; increasing by 55.8% from 2001 to 2016, as reported within the Region of Peel Housing Strategy. These findings suggest that there is a need for housing options suitable for smaller households within the Region. **Figure 5-1** suggests that the need for smaller housing options is greater in Mississauga comparatively.

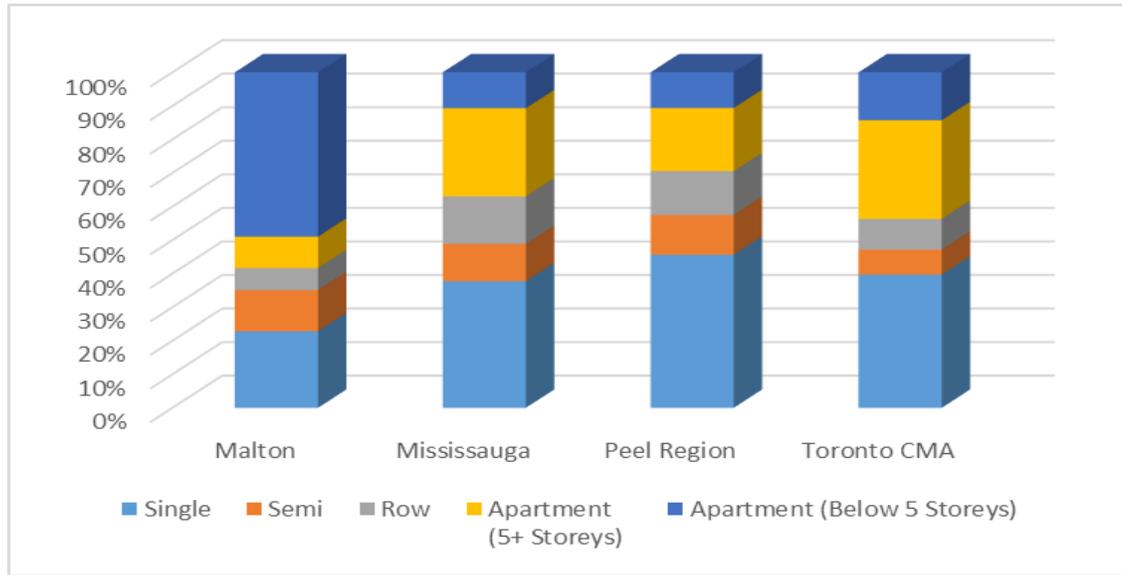


Source: Statistics Canada Community Profiles 2016

**Figure 5-1:** Proportion of Households by Household Size, Retrieved from the Region of Peel Housing Strategy

### 5.3 Housing Supply

Over half of the housing stock in Malton is comprised of apartments, with the majority being below five-storeys. Approximately 42% of the housing stock in Malton is comprised of grade-related housing, with single detached dwellings making up the largest share in this segment. When compared to the greater market area, Malton has a lower proportion of single detached dwellings, rows and apartments above five storeys, and a higher proportion of apartments below five storeys.



**Figure 5-2:** Housing Supply Graph, Prepared by IBI Group

Among the local municipalities, Mississauga has the most number of purpose-built rental units at 29,167 units in 2017, making up 72.5% of the total supply in Peel Region. Caledon has the least number of units, with only 80 purpose-built rental units in 2017; making up 0.2% of the overall supply. The majority of households in Malton are owners, which is consistent with the larger market area. However, Malton has a higher proportion of households that rent than the City of Mississauga, Peel Region and the Toronto CMA, as displayed in **Table 5-3**. **Figure 5-3** shows the location of purpose built rentals in Malton and the City of Mississauga. In terms of household spending on shelter, there is a higher proportion of the population in Malton that spends more than 30% on shelter costs when compared to the larger market area.

**Table 5-3:** Proportion of Renters vs Owners & Percentage of Households Spending on Shelter

GEOGRAPHY	OWNER	RENTER	LESS THAN 30% OF INCOME	MORE THAN 30% OF INCOME
Malton	64%	36%	64%	36%
Mississauga	72%	28%	69%	31%
Peel Region	76%	24%	68%	32%
Toronto CMA	66%	34%	67%	33%

### Purpose-Built Rental Units in Mississauga

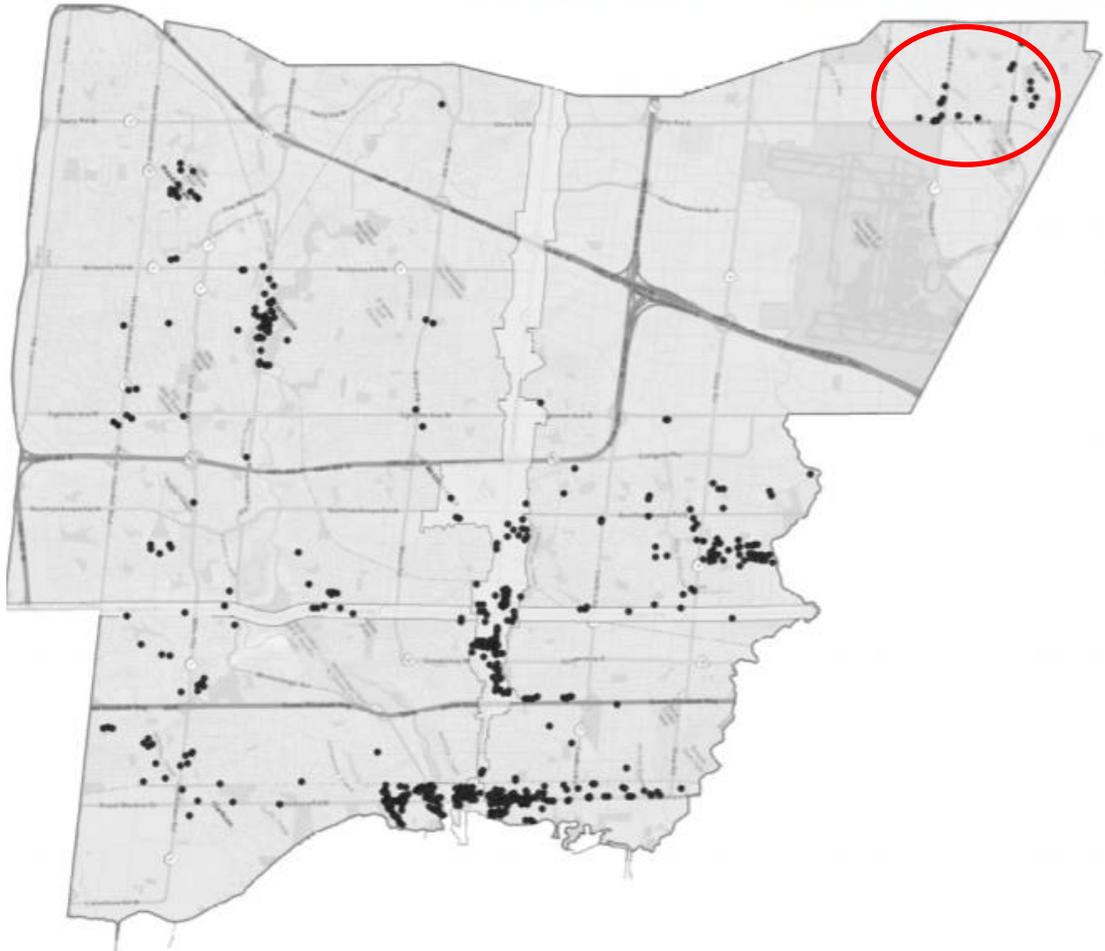
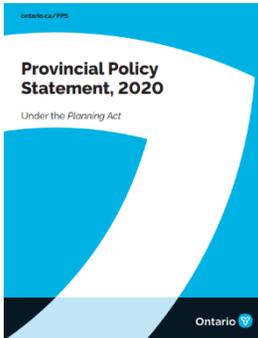


Figure 5-3: Map showing Purpose Built-Rental Units in Mississauga, Retrieved from the City of Mississauga Housing Gap Assessment

## 6 Planning Rationale

The following subsections provide an assessment of the proposed development against current and relevant housing policies and objectives including the Provincial Policy Statement 2020, Growth Plan for the Greater Golden Horseshoe 2019, Region of Peel Official Plan, Region of Peel Housing Strategy 2018, Region of Peel Housing and Homelessness Plan 2018-2028, City of Mississauga Official Plan and the City of Mississauga – Making Room for the Middle Housing Strategy. These documents are reviewed in detail below and a number of planning comments are provided along with subsection summaries.

## 6.1 Provincial Policy Statement 2020



The Provincial Policy Statement 2020 (“PPS”) provides policy direction on matters of provincial interest regarding land use planning and sets the foundation for land use planning and development regulations. Main considerations of this document pertain to protecting resources of provincial interest, the built and natural environment and public health and safety. The PPS focuses growth within Settlement Areas and away from significant or sensitive resources and areas which may pose a risk to public health and safety. It recognizes that the wise management of development may involve directing, promoting or sustaining growth. Land use must be carefully managed to accommodate appropriate development to meet the full range of current and future needs, while achieving efficient development patterns.

On February 28, 2019, the Provincial Government issued a new Provincial Policy Statement 2020. It replaced the Provincial Policy Statement issued April 30, 2014. The PPS was issued under Section 3 of the Planning Act and came into effect on May 1, 2020. In this regard, Section 3 of the Planning Act requires that land use planning decisions be consistent with the PPS. The PPS provides direction for municipal planning documents and to individual site-specific developments. Municipal Official Plans are to be consistent with the PPS. The PPS applies to all decisions in respect of the exercise of any authority that affects a planning matter made on or after this date.

For the purposes of this report, the version of the PPS available online at <https://files.ontario.ca/mmah-provincial-policy-statement-2020-accessible-final-en-2020-02-14.pdf> was used.

### 6.1.1 Section 1 Building Strong, Healthy Communities

**Section 1** of the PPS focuses on building strong, healthy Communities. **Sub-Section 1.1** provides direction for managing and directing land use to achieve efficient and resilient development and land use patterns.

**Policy 1.1.1** *Healthy, liveable and safe communities are sustained by:*

- b. accommodating an appropriate affordable and market-based range and mix of residential types (including single-detached, additional residential units, multi-unit housing, affordable housing and housing for older persons), employment (including industrial and commercial), institutional (including places of worship, cemeteries and long-term care homes), recreation, park and open space, and other uses to meet long-term needs;*

**Planning Comment:** The proposed development includes both townhouse and apartment buildings within which a full range of units is provided. This will contribute to the existing housing stock in the City of Mississauga and provide dwelling type diversity on the subject lands and in the community of Malton. The neighbourhood consists of primarily single detached dwellings and has a higher proportion of apartment buildings below five-storeys and a lower proportion of apartments above five-storeys compared to the overall municipality.

The tenure of the proposed development is undecided at this stage, as the owner is determining the best suitable option for the community. It could function as either a purpose-built rental or condominium building. At this time, both options are proposed to provide affordable and market-based residential units. If the proposed tenure is condominium, the owner is proposing an affordable component which may include a mix of market-based and affordable ownership units. Nonetheless, by offering a range of 1, 2 and 3 bedroom units, the proposed development will provide a range of rents/ prices and an appropriate mix of unit typologies to meet long-term housing needs of a diverse group of people, including an aging population.

**Policy 1.1.3.3** *Planning authorities shall identify appropriate locations and promote opportunities for transit-supportive development, accommodating a significant supply and range of housing options through intensification and redevelopment where this can be accommodated taking into account existing building stock or areas, including brownfield sites, and the availability of suitable*

*existing or planned infrastructure and public service facilities required to accommodate projected needs*

**Planning Comment:** The development is a form of intensification, which redevelops a former commercial supermarket to accommodate a total of 271 residential units in the form of townhouses and apartment units. A variety of unit sizes will be provided, ranging from 1 to 3 bedrooms. The close proximity to the Westwood Square Bus Terminal and Malton GO gives the subject lands a locational advantage to provide a reduced parking ratio and be transit supportive. By promoting transit usage, the proposed development will reduce the dependence on automobile usage, which will have significant cost reductions and allow for increased budget for housing, diminishing transportation barriers to housing and resulting in housing being affordable to a range of incomes. Infrastructure and public service facilities are also readily available to accommodate this additional population.

**Subsection 1.4** provides direction to guide residential housing development.

**Policy 1.4.1** *To provide for an appropriate range and mix of housing options and densities required to meet projected requirements of current and future residents of the regional market area, planning authorities shall:*

- a. *maintain at all times the ability to accommodate residential growth for a minimum of 15 years through residential intensification and redevelopment and, if necessary, lands which are designated and available for residential development; and*
- b. *maintain at all times where new development is to occur, land with servicing capacity sufficient to provide at least a three-year supply of residential units available through lands suitably zoned to facilitate residential intensification and redevelopment, and land in draft approved and registered plans.*

*Upper-tier and single-tier municipalities may choose to maintain land with servicing capacity sufficient to provide at least a five-year supply of residential units available through lands suitably zoned to facilitate residential intensification and redevelopment, and land in draft approved and registered plans.*

**Planning Comment:** The proposed eighteen and sixteen-storey residential tower, alongside twelve townhouse units will redevelop and intensify the subject lands to provide an appropriate range and mix of housing options and densities. The proposed development will aid in accommodating the projected moderate population and household growth within Malton.

As identified in **Section 5** of this report, the City of Mississauga's demographic characteristics exhibit a demand for housing that accommodates an aging population and smaller household sizes. Providing a diversity of 1, 2 and 3 bedroom units will help accommodate a range of residents, including seniors and smaller households.

**Policy 1.4.2** *Where planning is conducted by an upper-tier municipality:*

- a. *the land and unit supply maintained by the lower-tier municipality identified in policy 1.4.1 shall be based on and reflect the allocation of population and units by the upper-tier municipality; and*
- b. *the allocation of population and units by the upper-tier municipality shall be based on and reflect provincial plans where these exist.*

**Planning Comment:** As a two-tier municipality, the Region of Peel has allocated most of population share to the City of Mississauga, as seen in **Figure 6-1**. This is consistent with **Table 5-1**, which shows that Mississauga will have the most population by 2041, with the second largest

share of overall projected population growth. The proposed 271 units will aid in accommodating the noted population growth.

Year	Measure	Brampton	Caledon	Mississauga	Peel Total
1971	Population	72,000	17,300	175,000	264,300
	Households	18,500	4,600	46,900	70,000
	Employment	32,000	3,000	70,000	105,000
	Activity Rate	44.44%	17.34%	40.00%	39.73%
1981	Population	152,000	27,200	321,300	500,500
	Households	44,000	7,800	99,000	150,800
	Employment	58,600	6,400	164,900	229,900
	Activity Rate	38.55%	23.53%	51.32%	45.93%
1991	Population	242,700	36,200	479,600	758,500
	Households	70,700	10,800	148,200	229,700
	Employment	92,600	11,500	274,100	378,200
	Activity Rate	38.15%	31.77%	57.15%	49.86%
1996	Population	276,500	41,100	561,200	878,800
	Households	81,100	12,600	172,300	266,000
	Employment	105,800	15,200	300,300	421,300
	Activity Rate	38.26%	36.98%	53.51%	47.94%
2001	Population	339,700	52,800	639,800	1,032,300
	Households	97,600	16,100	195,200	308,900
	Employment	133,600	18,400	382,300	534,300
	Activity Rate	39.33%	34.85%	59.75%	51.76%
2006	Population	452,800	59,500	697,900	1,210,200
	Households	125,900	18,200	214,900	359,000
	Employment	155,900	21,400	430,600	607,900
	Activity Rate	34.43%	35.97%	61.70%	50.23%
2021	Population	635,000	87,000	768,000	1,490,000
	Households	184,000	28,000	253,000	465,000
	Employment	280,000	40,000	500,000	820,000
	Activity Rate	44.09%	45.98%	65.10%	55.03%
2031	Population	727,000	108,000	805,000	1,640,000
	Households	214,500	33,500	270,000	518,000
	Employment	314,000	46,000	510,000	870,000
	Activity Rate	43.19%	42.59%	63.35%	53.05%

Figure 6-1: Excerpt of Table 3: Population and Employment Growth in Peel Region of Region of Peel Official Plan

**Policy 1.4.3** Planning authorities shall provide for an appropriate range and mix of housing options and densities to meet projected market-based and affordable housing needs of current and future residents of the regional market area by:

- a. establishing and implementing minimum targets for the provision of housing which is affordable to low and moderate income households and which aligns with applicable housing and homelessness plans. However, where planning is conducted by an upper-tier municipality, the upper-tier municipality in consultation with the lower-tier municipalities may identify a higher target(s) which shall represent the minimum target(s) for these lower-tier municipalities;
- b. permitting and facilitating:
  1. all housing options required to meet the social, health, economic and well-being requirements of current and future residents, including special needs requirements and needs arising from demographic changes and employment opportunities; and

**Planning Comment:** As seen in Figure 6-2, the Region of Peel has established minimum new housing unit targets for different ownership types. 34% of new housing units are expected to be Market Rental or Affordable Ownership, while 45% of units are intended to be Market Ownership, such as a condominium sold at market prices. Though the tenure of the proposed development is

yet to be determined, both options will contribute to meeting either Market Rental targets or Affordable and Market Ownership targets.

The proposed dwelling typologies and unit composition will diversify the existing housing stock within Malton, a primarily single detached residential market and provide a variety of housing options and densities to accommodate changing needs of a diverse demographic of household sizes and incomes.

	Social Housing	Affordable Rental	Market Rental and Affordable Ownership	Market Ownership
Brampton	16%	3%	37%	44%
Mississauga	18%	3%	34%	45%
Caledon	11%	2%	28%	59%

**Figure 6-2:** Excerpt of Figure 17: Annual Minimum New Housing Units Targets of the Region of Peel Official Plan

**Provincial Policy Statement 2020 Conclusion:** The proposed development is consistent with provincial housing objectives contained within PPS 2020, as it will:

- diversify the range of residential typologies within Malton and Mississauga, through townhouse and apartment dwellings;
- facilitate residential intensification and redevelopment on a vacant parcel of land located in close proximity to bus and train terminals, fostering an increase in transit usage;
- provide a diverse unit mix to meet the needs of a range of household sizes and incomes;
- aid in meeting minimum new housing unit targets identified for the City of Mississauga, depending on the proposed tenure;
- allow for the more efficient use of infrastructure and existing public service facilities.

## 6.2 Growth Plan for the Greater Golden Horseshoe Plan 2019

The Growth Plan for the Greater Golden Horseshoe (the “Growth Plan”) 2019 was prepared and approved under the Places to Grow Act, 2005. The Growth Plan took effect on May 16, 2019 and is applicable to the subject lands.

The Growth Plan provides policies to guide future growth and development, where the major goals are to provide a sufficient housing supply, improving transportation options, encourage a high quality of life and a strong economy, while ensuring a healthy natural environment. The Growth Plan guides development in the Greater Golden Horseshoe (“GGH”) to a time horizon to the year 2041. Overall, the Growth Plan has projected a 2041 population of 1,970,000 for the Region of Peel. The Region of Peel is currently undergoing a Regional Official Plan Review in order to plan for the forecasted growth.

For the purposes of this report, the version of the Growth Plan available online at <https://www.ontario.ca/document/place-grow-growth-plan-greater-golden-horseshoe> was used.

### 6.2.1 Section 2 Where and How to Grow

**Policy 2.2.1.4** *Applying the policies of this Plan will support the achievement of complete communities that:*



- b. *improve social equity and overall quality of life, including human health, for people of all ages, abilities, and incomes;*
- c. *provide a diverse range and mix of housing options, including second units and affordable housing, to accommodate people at all stages of life, and to accommodate the needs of all household sizes and incomes;*

**Planning Comment:** The proposed development will increase diversity in housing options and improve social equity, by providing a variety of dwelling forms (i.e. townhouse and apartment) and unit sizes, ranging in price to accommodate all household sizes and incomes including an aging population, smaller households and affordable prices/ rents.

**Section 2.2.6** of the Growth Plan provides policies regarding housing.

**Policy 2.2.6.1** *Upper- and single-tier municipalities, in consultation with lower-tier municipalities, the Province, and other appropriate stakeholders, will:*

- a. *support housing choice through the achievement of the minimum intensification and density targets in this Plan, as well as the other policies of this Plan by:*
  - i. *identifying a diverse range and mix of housing options and densities, including second units and affordable housing to meet projected needs of current and future residents; and*
  - ii. *establishing targets for affordable ownership housing and rental housing;*

**Planning Comment:** The proposed development will provide an additional 271 residential units that will help meet minimum intensification and density targets as well as accommodate forecasted population growth for Malton and the City of Mississauga. By including both townhouse and apartment dwelling units, the proposed development will provide a diverse range and mix of housing options and densities to meet the projected needs of a changing population.

**Figure 6-2** from the Region of Peel Official Plan establishes that 34% of new housing units are expected to be Market Rental or Affordable Ownership and 45% of units are intended to be Market Ownership. Even though the owner has not finalized the tenure, the proposed development will either provide rental dwelling units, assisting in meeting the Market Rental target or condominium dwelling units, which could aid in meeting Affordable or Market Ownership targets.

- c. *align land use planning with applicable housing and homelessness plans required under the Housing Services Act, 2011; and*

**Planning Comment:** Further sections of this report will demonstrate that the proposed development will be aligned with the Region of Peel and the City of Mississauga Housing Plans.

**Policy 2.2.6.3** *To support the achievement of complete communities, municipalities will consider the use of available tools to require that multi-unit residential developments incorporate a mix of unit sizes to accommodate a diverse range of household sizes and incomes*

**Planning Comment:** Unit typology will include 1, 2 and 3 bedrooms within the apartment building, while the townhouses will be 2 bedroom units to accommodate a diverse range of household sizes and incomes. Please refer to **Table 3-2**, which summarizes the unit composition in the proposed development.

**Growth Plan 2019 Conclusion:** The proposed development is consistent with provincial housing objectives contained within the Growth Plan, as it will:

- provide a variety of dwelling forms and unit sizes to accommodate a diverse range of household sizes and incomes;
- contribute to meeting minimum intensification and density targets, by developing 271 residential units on a vacant underutilized commercial parcel of land;
- help meet affordable ownership housing or rental market targets depending on the proposed tenure;
- increase residential density in close proximity to transit stations and provide reduced parking ratios to be transit supportive;
- close to commercial , open space and community facilities to encourage an active transportation environment, reducing dependency to automobiles.

### 6.3 Region of Peel Official Plan

The Region of Peel Official Plan was originally approved by Regional Council in October 1996. The Regional Official Plan (“ROP”) is the policy framework for directing growth and change, while protecting the environment, managing resources, outlining a regional structure, interpreting provincial policy within the Peel context, providing the basis for area municipal planning, recognizing the duality of urban and rural Peel, protecting and enhancing Peel’s heritage, ensuring health and safety for those living and working in Peel and maintaining fiscal sustainability for the period 2005 to 2031.

The Region is currently undergoing a review of the Regional Official Plan, to plan for future growth and conform to updated provincial policies.

For the purposes of this report, the version of the plan available online at [https://www.peelregion.ca/planning/officialplan/pdfs/ropdec18/ROPConsolidationDec2018\\_Text Schedules\\_Final\\_TEXT.pdf](https://www.peelregion.ca/planning/officialplan/pdfs/ropdec18/ROPConsolidationDec2018_Text Schedules_Final_TEXT.pdf) was used.

#### 6.3.1 Chapter 5: Regional Structure

##### Section 5.5 Growth Management

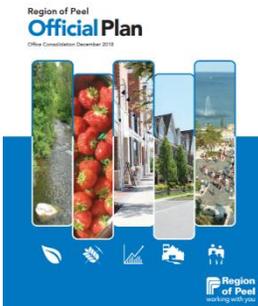
##### Subsection 5.5.2 General Policies

It is the policy of Regional Council to:

**Policy 5.5.2.1** *Direct the area municipalities to incorporate official plan policies to develop complete communities that are compact, well-designed, transit-oriented, offer transportation choices, include a diverse mix of land uses, accommodate people at all stages of life and have an appropriate mix of housing, a good range of jobs, high quality public open space and easy access to retail and services*

**Planning Comment:** The design of the proposed residential development will support complete communities, through a compact built form and a mix of housing typologies on the subject lands. The surrounding context includes a variety of uses, such as commercial, open space, and employment, providing future residents with easy access to retail, jobs and services in order to meet daily needs. Westwood Square Bus Terminal and Malton GO are located in the immediate vicinity, therefore the subject lands have excellent connections to transit. Reduced parking standards are proposed for the residential development, in an effort to encourage an increase in transit use. In addition to increasing the budget for housing as a result of reducing costs of vehicle ownership, diversifying unit choices will help accommodate people at all stages of life, in terms of age, income and household size.

##### Section 5.8 Housing



**Subsection 5.8.1 General Objectives**

**Policy 5.8.1.1** *To provide for an appropriate range and mix of housing types, densities, sizes and tenure to meet the projected requirements and housing needs of current and future residents of Peel.*

**Policy 5.8.1.2** *To foster the availability of housing for all income groups, including those with special needs.*

**Planning Comment:** The proposed townhouse and apartment built form will provide an appropriate range of housing typologies and dwelling types on the subject lands. It will diversify the existing housing supply within Malton, which is composed of low rise single detached dwellings and apartment buildings. As a mix of 1, 2 and 3 bedroom units are proposed, these units will also vary in price, thereby meeting the needs of a diverse population who may differ in income, age and family statistics.

Though the tenure has not been finalized, offering a range of unit sizes will foster the availability of housing for all income groups. The owner is aiming for a tenure that is best suitable for the surrounding area and community of Malton, whether it be a purpose built rental or condominium.

**Policy 5.8.1.4** *To achieve annual minimum new housing unit targets for the Region by tenure, including affordable housing.*

**Planning Comment:** Identified in **Figure 6-3**, the Region of Peel has allocated that 35% of new housing units should be Market Rental or Affordable Ownership, while 45% should be Market Ownership. These targets are applied for the entire Region. The proposed development will either be a purpose built-rental, which will contribute to meeting the Market Rental target or a condominium building, which could aid in meeting Affordable or Market Ownership targets. Overall, both tenures have the potential to provide affordable housing.

Table 4 – Annual Minimum New Housing Unit Targets in Peel

	Social Housing	Affordable Rental	Market Rental and Affordable Ownership	Market Ownership
Peel	17%	3%	35%	45%

**Figure 6-3:** Excerpt of Table 4: Annual Minimum New Housing Units Targets in Peel from Region of Peel Official Plan

**Subsection 5.8.2 General Policies**

It is the policy of Regional Council to:

**Policy 5.8.2.3** *Encourage and support the efforts by the area municipalities to plan for a range of densities and forms of housing affordable to all households, including low and moderate income households, enabling all Peel residents to remain in their communities.*

**Planning Comment:** The proposed development will provide an appropriate range and mix of housing forms and densities on the subject lands. Diversifying the unit mix, resulting in rent/ price variations will ensure that the proposed development will be affordable to all households. Affordability to moderate income households will be discussed in **Section 7** of this report.

**Policy 5.8.2.5** *Support the initiatives of the area municipalities in the construction and retention of rental housing*

**Planning Comment:** As previously stated, the tenure of the proposed development has not been finalized. There is a possibility that the all units may be operated as a purpose-built-rental.

**Subsection 5.8.3 Supply of Affordable Housing**

### **Subsection 5.8.3.1 Objective**

**Policy 5.8.3.1.1** *To increase the supply of affordable rental and affordable ownership housing.*

**Planning Comment:** The proposed development will either be a purpose built-rental or a condominium building. Depending on the proposed tenure, the proposed development has the potential to add a maximum of 271 residential units to the affordable rental or affordable and market ownership housing supply.

### **Subsection 5.8.7 Barrier to Access Housing**

#### **Subsection 5.8.7.1 Objective**

**Policy 5.8.7.1.1** *Address issues related to socio-economic and other barriers to housing for Peel households, such as discrimination, language, transportation, and poverty*

**Planning Comment:** The subject lands are located in close proximity to Westwood Square Bus Terminal and Malton GO Bus and Train Terminal, which provide connections within Mississauga and to surrounding areas including Brampton, Toronto, Georgetown and Bolton. Reduced parking ratios are provided for the proposed development, as a way to encourage transit-supportiveness and reduce the costs of owning a vehicle. In addition, a variety of unit sizes will result in a range of prices, accommodating various income earners.

## **6.3.2 Chapter 6: Regional Services**

### **Section 6.2 Regional Human Services**

#### **Subsection 6.2.2 Policies**

**Policy 6.2.2.17** *Encourage the provision and maintenance of an adequate supply of affordable rental and ownership housing to meet the diverse needs of all Peel residents, in partnership with the area municipalities, non-profit and private providers, and through the effective use of all available and appropriate affordable housing programs and housing rehabilitation funding sources*

**Planning Comment:** As previously indicated, the tenure of the proposed development has not been decided upon. The owner is looking forward to finding opportunities with non-profit and private providers and offer the most suitable tenure for the community to meet the diverse needs of all Peel Residents.

### **Section 6.3 Age-Friendly Planning**

#### **6.3.1 Objectives**

**Policy 6.3.1.1** *To recognize the diversity of Peel's aging population in terms of age, ability, gender, ethnicity, support needs, and income.*

**Planning Comment:** The City of Mississauga has been identified to have the largest share of seniors, and Malton primarily consists of single detached homes. The proposed development will allow an older population to age in the same neighbourhood, by providing a variety of unit sizes ranging in number of bedrooms and price. Accessibility standards will be further implemented at the site plan stage to recognize barriers to a range of abilities

**Region of Peel Official Plan Conclusion:** The proposed development conforms to regional housing objectives contained within the Region of Peel Official Plan, as it will;

- Support complete communities, by building a compact built form, with a diversity in housing typologies;
- Provide an appropriate range of housing sizes to accommodate housing needs for a diverse population;

- Contribute to achieving annual new housing unit targets for the Region of Peel;
- Have the potential to add 271 units to the existing supply of rental or affordable ownership housing;
- Be located in an area that has excellent inter-regional and intra-regional transit options, thereby addressing the transportation barrier to housing;
- Allow an older population to age in place, by providing a variety of unit sizes.

## 6.4 Region of Peel Housing Strategy 2018

The Region of Peel Housing Strategy was prepared by SHS Consulting and finalized in July 2018. It represents the research conducted to inform the Peel Housing and Homelessness Plan and to satisfy the requirement of the 2017 Provincial Growth Plan.

The Housing Strategy is based upon quantitative data from sources such as Statistics Canada, Canada Mortgage and Housing Corporation (CMHC), Peel Data Centre, the Canadian Observatory on Homelessness and the Toronto Real Estate Board.

For the purposes of this report, the version of the Region of Peel Housing Strategy available online at <https://www.peelregion.ca/planning/officialplan/pdfs/2018/2018-housing-strategy.pdf> was used.

### 6.4.1 Section 1.0 Executive Summary

#### 6.4.1.1 Housing Targets

*Housing targets have been developed which represent ten-year targets to guide the implementation and priority setting for the Peel Housing and Homelessness Plan as well as the Peel 2041 Housing Policy Review to update the targets in the current Peel Regional Official Plan. These targets were developed based on the results of the housing needs assessment for the entire continuum which identify current and emerging housing need. These targets also align with the Region's growth management work based on the 2041 Provincial forecasts*

#### **Affordable Housing Targets**

*A ten-year minimum target of 20,000 units or 2,000 affordable units each year is recommended. This represents a rounded figure of about 30% of all new housing units projected in the next ten years (a total of about 75,000 units or 7,500 units annually) based on the number of low and moderate income households in Peel Region who are spending more than 30% of their income on housing costs.*

*The affordable housing targets have been further broken down for households with low incomes (10,000 units) and households with moderate incomes (10,000 units). While the greatest need is among households with low incomes, data from 2016 shows an increasing need among households with moderate incomes. In addition, these targets have been developed with the intent that meeting them will involve, not just the Region, but all housing partners.*

*The target of 1,000 units per year for households with moderate incomes would include rental and ownership options. The maximum monthly rent that these households can afford (based on spending 30% of their income on housing cost) is \$2,650 (in 2017). The maximum house price would be \$421,617 (in 2017) which is the maximum house price affordable to households in the 6th income decile and which is the affordable ownership threshold based on the provincial definition.*

**Planning Comment:** As seen in **Figure 6-4**, 1,000 units per year are intended to provide affordable housing for moderate income households, for which 52% or 520 units are to be located within the City of Mississauga. The tenure of the proposed development is undecided at this stage, as the owner is determining the best suitable option for the community. Regardless either tenure option will include affordable units geared towards moderate income households, by including a diversity of unit sizes, resulting in a variety of prices. **Table 3-3** displays the unit composition and estimated ownership prices/ rents for rental and ownership tenures. Regardless of tenure, the proposed development will contribute to the target of 1,000 units per year.

### **Housing Tenure Target**

*To support the objective of having housing that meets people's needs and preferences throughout their lives, a ten-year minimum housing target for rental housing of 25% of all new housing units to be built over the next ten years. These rental units include nonmarket units as well as units in the private rental market.*

**Planning Comment:** As previously indicated, the tenure of the proposed development has not been finalized. There is a possibility that the all units may be operated as a purpose-built-rental. If so, the proposed development would contribute to meeting the minimum rental housing target.

### **Housing Type Target**

*A target for medium- and high-density housing has also been developed, which represents 50% of all new housing units built in the next ten years, to help ensure a wide range of housing choices for all Peel Region residents.*

**Planning Comment:** The proposed development will contain a mix of medium and high-density housing, in the form of two-storey townhouses and an apartment building, consisting of an eighteen and sixteen-storey residential tower. It will aid in diversifying the housing stock in Mississauga, as well as the Community of Malton, which currently consists of predominantly low rise single detached dwellings. It is currently proposed to contain an affordable component and contribute to the overall supply of housing thereby allowing the municipality to satisfy its housing demands.

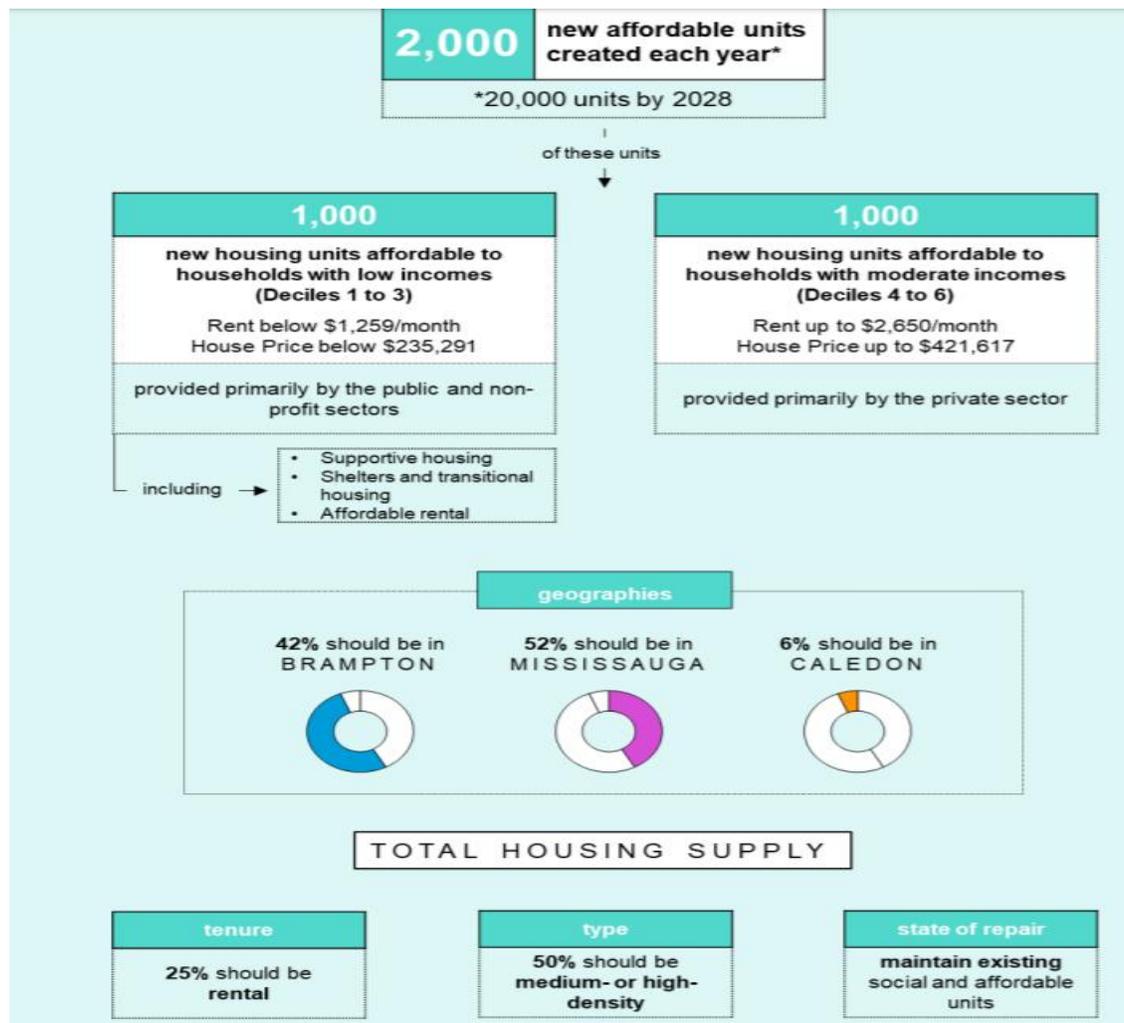


Figure 6-4: Peel Region Housing Targets, Retrieved from Peel Region Housing Strategy 2018

**Region of Peel Housing Strategy 2018 Conclusion:** The proposed development will meet the housing objectives within the Region of Peel Housing Strategy 2018, as it will;

- Help contribute to meeting the target of 1,000 units per year for middle income households, through either rental or affordable ownership housing
- Aid in meeting the 50% new housing unit target for medium and high density housing, by developing apartment and townhouse dwellings
- Provide affordable units geared towards moderate incomes, through a diversity of unit sizes

## 6.5 Region of Peel Housing and Homelessness Plan 2018-2028

The Peel Housing and Homelessness Plan sets the renewed direction for the work of the Region of Peel and its partners over the next 10 years to make affordable housing available and to prevent homelessness for all Peel residents. The 2018 PHHP is a renewal of the 2013 plan and fulfils the Province’s requirement for Municipal Service Managers to review their long-term strategies to address affordable housing and homelessness every five years

For the purposes of this report, the version of the plan available online at <https://www.peelregion.ca/housing/homelessness/pdf/plan-2018-2028.pdf> was used.



### Housing Needs

	Emergency/ Temporary Housing	Affordable Permanent Housing		
		Low Income (Households with earnings of \$59,156 or less)	Middle Income (Households with earnings of \$59,157 – 106,002)	Supportive
Who they are	Households / persons without permanent housing	129,054 households in 2016 (income deciles* 1 – 3)	129,054** households in 2016 (income deciles* 4 – 6)	Households / persons with need for permanent supportive housing
What is the need	<p><b>26.9% shelter use increase</b></p> <ul style="list-style-type: none"> <li>Shelters at capacity</li> <li>Insufficient beds for Victims of Family Violence and no beds for Victims of Human Trafficking</li> <li>Lack of upfront diversion / prevention</li> <li>Lack of transitional support for Youth / Victims of Family Violence</li> </ul>	<p><b>70% of households are in housing that is unaffordable</b></p> <ul style="list-style-type: none"> <li>Larger households</li> <li>Multiple family households</li> <li>Couples with children / lone parent families</li> <li>Immigrant households</li> <li>Youth households</li> <li>Seniors</li> <li>Person living alone</li> <li>2 or more unrelated people living together</li> <li>People with a disability</li> </ul>	<p><b>29% of households are in housing that is unaffordable</b></p> <ul style="list-style-type: none"> <li>Homeowners</li> <li>Larger households</li> <li>Couples with children</li> <li>Multiple family households</li> <li>Immigrant households</li> </ul>	<p><b>50% of demand unmet</b></p> <ul style="list-style-type: none"> <li>Mental illness (4 times more people on waitlist than units)</li> <li>Physical disabilities</li> <li>Acquired brain injury</li> <li>Intellectual disabilities</li> <li>Autism spectrum</li> <li>Frail health</li> <li>Substance abuse - addictions</li> </ul>
Type of housing required	<ul style="list-style-type: none"> <li>Safe, stable temporary housing to address immediate needs</li> <li>Quicker access to permanent housing</li> <li>Transitional units for youth and Victims of Family Violence</li> </ul>	<ul style="list-style-type: none"> <li>Rental housing which costs \$1,259 or less per month***</li> <li>Home ownership no more than \$235,291****</li> <li>1 and 2 bedroom units for smaller households</li> <li>3+ bedroom units for larger households</li> </ul>	<ul style="list-style-type: none"> <li>Rental housing which costs no more than \$2,650 per month***</li> <li>Home ownership which costs no more than \$421,617****</li> <li>Units with 3+ bedrooms for larger households</li> </ul>	<ul style="list-style-type: none"> <li>Affordable supportive Housing units</li> </ul>

Figure 6-5: Housing Needs Excerpt of the Region of Peel Housing and Homelessness Plan

**Planning Comment:** Figure 6-5 depicts the housings needs for the Region of Peel. For middle-income households, homeowners, couples with children, larger households, and multiple family households are in need of affordable housing options. The proposed development will provide a variety of unit sizes, resulting in a range of rent and ownership prices to cater towards these households. The housing needs assessment also identified that more units with three bedrooms are preferred for larger households. As seen in **Table 3-2**, the proposed unit typology includes units with two bedrooms and a den as well as three bedrooms. Approximately 61 two-bedroom plus den and 60 3-bedroom units will be provided within the proposed development, to help accommodate the housing demand of larger households.

The tenure of the proposed development is undecided at this stage, as the owner is determining if a purpose-built rental or condominium building is the best suitable option for the community.

**Table 3-3** displays the proposed unit composition and estimated ownership prices/ rents for both rental and ownership tenures. An analysis on unit affordability for middle income households according to 2019 data and statistics is provided in **Section 7.2** of this report.

### Housing Targets 2018-2028

7,500 new units annually

- 2,000 affordable units
- 1,000 for low income households

1,000 for middle income households

- 5,500 market units - for middle income households and greater

The plan includes a set of affordable housing targets that identify the number and type of affordable housing units needed to support Peel's population growth over the next 10 years and aligns to the results within the Region's updated 2018 Housing Strategy. The alignment between the PPHP and Updated Housing Strategy satisfy the requirements of the Growth Plan for the Greater Golden Horseshoe, 2017. The targets will also inform a future Regional Official Plan Amendment.

### Annual Housing Targets

Overall Housing Stock	7,500 new housing units annually in Peel: 2000 affordable units, 5500 middle income and greater (private sector) - 25% of all new housing development is rental - 50% of all new housing development is medium or high density				
Segment	Emergency Temporary / Transitional Housing	Low Income	Middle Income	Middle Income and greater	Supportive Housing
Provider	Public, Nonprofit	Public, Nonprofit, Private Sector	Nonprofit, Private Sector	Private Sector	Public, Nonprofit
Average # of units /year	30	770	1,000	5,500	200
Mississauga	10	400	520	2,860	104
Brampton	18	316	410	2,255	82
Caledon	2	54	70	385	14

**Figure 6-6:** Annual Housing Targets of the Region of Peel Housing and Homelessness Plan 2018-2028

**Planning Comment:** As seen in **Figure 6-6**, the Region of Peel has identified that 520 units out of 7,500 new housing units annually targeted towards moderate income households are to be located within the City of Mississauga. This represents the expectation for the whole city and as such, the proposed development has the potential to contribute either market rental or affordable/market ownership options for middle income households. Previously stated, the proposed tenure is yet to be determined, however the diversity of units will also help meet the identified target for the City of Mississauga.

### Five Strategies to Achieve Our Outcomes

*Strategy 3: Provide Incentives to Build Affordable Housing*

*Encourage the private market to produce affordable rental and affordable home ownership through a targeted and modest program of tools and incentives.*

*Increasing the amount of affordable housing developed annually must be supported by coordinated application of land use planning tools and incentives for private and non-profit organizations wanting to build new affordable units.*

*Coordinating land use planning tools will require collaboration with the local municipalities and engagement with developers to ensure the tools are appropriate to Peel's context.*

**Planning Comment:** The owner has not decided which tenure would be most appropriate in the surrounding context and is therefore, looking forward to exploring incentives and opportunities with the Region to produce affordable rental or home ownership dwellings.

**Region of Peel Housing and Homelessness Plan 2018-2028 Conclusion:** The proposed development meets regional housing objectives within the Housing and Homelessness Plan, as it will:

- Aid in providing affordable housing for middle income households, depending on tenure;
- Help accommodate the housing demand of larger households through the inclusion of two bedroom plus den and three bedroom units.

## 6.6 City of Mississauga Official Plan

The City of Mississauga Official Plan was adopted by City Council in September 2010, and was approved by the Region of Peel in September 2011. The Mississauga Official Plan came into partial effect on November 14, 2012, when the OMB approved the Official Plan with some modifications and except for those policies still under appeal. The Mississauga Official Plan provides direction for the next stage of the city's growth and articulates a vision for a future Mississauga. It provides policies to manage and direct the physical change of the city and the effects of such change on the social, economic, cultural and natural environment. It also forms the basis for detailed land use designations, and urban design policies. The current consolidated version incorporates all Local Planning Appeal Tribunal ("LPAT") decisions and City Council approved Official Plan Amendments, as of November 22, 2019.

The municipal Official Plan is currently being reviewed to ensure that it reflects the changing needs of the community.

For the purposes of this report, the version of the plan available online at <http://www.mississauga.ca/portal/residents/mississaugaofficialplan> was used.

### 6.6.1 Chapter 4: Vision

#### Subsection 4.3 Current Context

*At a city level, there is a wide range of housing choice in Mississauga. Given that the city is at the end of its greenfield growth phase, new residential development is expected to be accommodated in already developed areas in compact forms such as townhouses and apartments.*

## Housing Breakdown | 2009

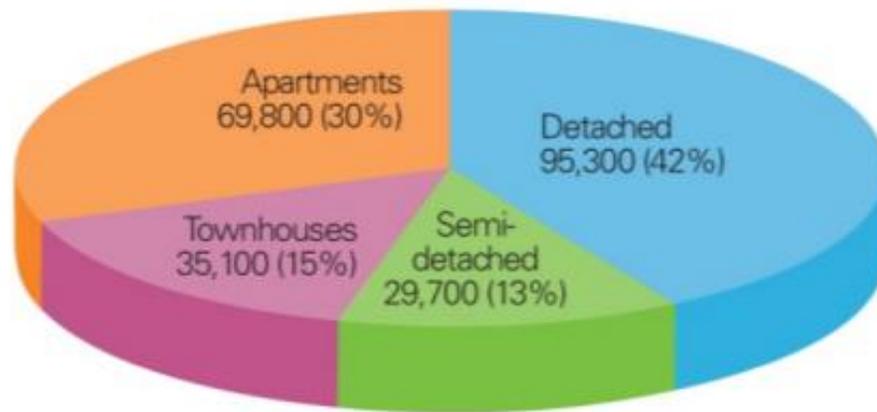


Figure 4-7: In Mississauga, housing choices are available for a range of household sizes and types, including working families, singles and seniors.

Figure 6-7: Except of Figure 4-7 showing range of housing choices within the municipality, Retrieved from the Mississauga Official Plan

**Planning Comment:** Figure 6-7 shows that the City of Mississauga’s housing supply is diversifying, however the primary dwelling type is detached housing. This is consistent with housing supply characteristics of Malton, which also has a large proportion of apartment dwellings below five-storeys. The proposed development will contribute to the diversification of the existing housing supply and is a form of compact built form, by intensifying and redeveloping an underutilized vacant commercial property to add 259 apartment units and 12 townhouse units.

### 6.6.2 Chapter 7: Complete Communities

**Policy 7.1.1** *Mississauga will encourage the provision of services, facilities and housing that support the population living and working in Mississauga.*

**Planning Comment:** The subject lands are located along a corridor characterized by primarily commercial uses, in close proximity to Westwood Square Mall. The proposed residential development will add to the diversity of uses within the corridor and increase clientele, supporting commercial/employment uses and fostering a community where residents can live, work and play.

**Policy 7.1.6** *Mississauga will ensure that the housing mix can accommodate people with diverse housing preferences and socioeconomic characteristics and needs.*

**Planning Comment:** The proposed development will consist of both apartment and townhouse dwelling units to accommodate residents with different housing preferences. It also includes a variety of unit sizes, ranging from 1 to 3 bedrooms to reflect changing demographic and socioeconomic characteristics.

### Section 7.2 Housing

**Policy 7.2.1** *Mississauga will ensure that housing is provided in a manner that maximizes the use of community infrastructure and engineering services, while meeting the housing needs and preferences of Mississauga residents.*

**Planning Comment:** The proposed development will redevelop an underutilized vacant commercial property, which has full access to community infrastructure and engineering services. Identified within **Section 5** of this report, the City of Mississauga has the largest share of seniors, therefore there is a need to provide smaller unit sizes within the proposed development. The unit composition, displayed in **Table 3-1** shows a diversity of unit sizes to meet various housing needs and preferences.

**Policy 7.2.2** *Mississauga will provide opportunities for:*

- a. *the development of a range of housing choices in terms of type, tenure and price;*
- b. *the production of a variety of affordable dwelling types for both the ownership and rental markets; and*

**Planning Comment:** Malton primarily consists of low-rise single detached homes and has a higher proportion of apartment buildings below five-storeys and a lower proportion of apartments above five storeys, compared to Mississauga as a whole and other municipalities. Through the inclusion of both townhouse and an eighteen and sixteen-storey residential building, the proposed development will provide dwelling type diversity on the subject lands, as well as within a greater surrounding context.

Overall, by offering a range of 1, 2 and 3 bedroom units, the proposed development will accommodate an appropriate mix of unit typologies, which will also range in price. The tenure of the proposed development is undecided at this stage, as the owner is determining the best suitable option for the community. Therefore, it could function as either a purpose-built rental or condominium building. A purpose-built rental will be more affordable than market based condominium units, while a condominium building may include both market based and affordable ownership units.

**City of Mississauga Official Plan Conclusion:** The proposed development conforms to municipal housing objectives within the Official Plan, as it will;

- Help produce affordable housing for middle income households, depending on tenure
- Contribute to the diversification of the existing housing stock in Malton, which is primarily low rise detached dwelling and apartment dwellings
- Add to the diversity of uses along the primarily commercial Goreway Drive corridor, by increasing clientele for service commercial and retail uses
- Meet housing needs of a diverse population, including an aging population by including a variety of unit sizes

## 6.7 City of Mississauga – Making Room for the Middle Housing Strategy 2017 (MRMHS)

The Making Room for the Middle Housing Strategy is a blueprint in fostering a supportive development environment for private and non-profit housing builders to provide a range of housing that is affordable for all – with a focus on middle-income households earning between \$55,000 and \$100,000.

### **Affordable Ownership**

*Ownership housing is a goal for many middle income households. The City needs more diversity in the housing supply, with dwelling types often referred to as the missing middle, to meet housing needs. Innovative programs and partnerships will make this goal a reality. The housing targets can be achieved through the following:*

- *Market units priced below \$400,000*
- *Large units designed for families in buildings with indoor and outdoor amenity spaces to support a variety of age groups and activities*
- *Units with alternative mortgage funding (shared appreciation mortgages) to support middle income households attain home ownership*
- *Support for new second units that provide rental units and additional financial support for a households wanting to achieve home ownership*
- *Vacant public lands should include units that support ownership for middle income households*

**Planning Comment:** One of the possible tenure options is a condominium building, which may include affordable ownership and market ownership units. The proposed development will help achieve the housing targets, by including two-bedroom plus den and three-bedroom units to accommodate larger household sizes, such as families. Outdoor amenity space will be provided at-grade and on the roof-top terrace, while indoor amenity space will be located on the first and second floors of the apartment building. Please refer to **Table 3-2**, which summarizes the unit composition of the proposed development.

## **Rental Housing**

*Rental housing provides choice in a variety of life circumstances and security of tenure to households for which ownership is not an option. Rental housing includes market rental, for the workforce, and affordable rental, for those with the greatest housing needs. Mississauga aims to preserve and enhance its rental housing supply to maintain the diversity in its housing stock.*

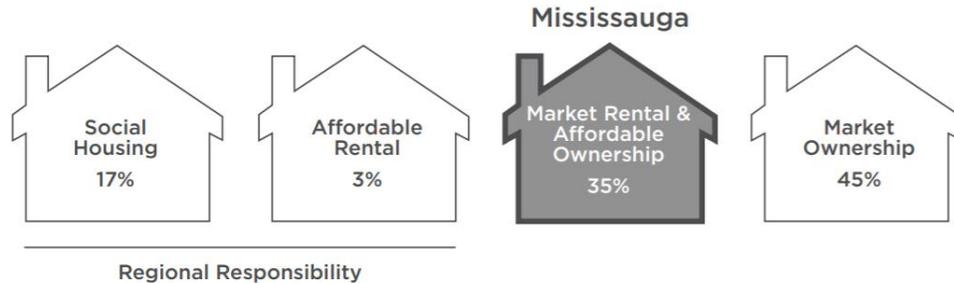
- *Mississauga is striving to achieve a balanced rental market*
- *The City has had very low vacancy rates for several years in both the purpose-built units (primary market) and other rental units like rented condominium apartments (secondary market)*
- *Mississauga needs new supply of all types of rental units*
- *Existing rental units should be maintained, preserved or, where proposed for removal, replaced Market rental units that provide choice for middle income households should be supported*
- *Affordable rental units have monthly rents of approximately \$1,200 according to the Provincial Policy Statement*

**Planning Comment:** The tenure of the proposed building has not been finalized, as the owner is trying to determine the most suitable option for the community. There is a possibility that all units may be operate as a purpose-built rental, which will enhance and diversify the existing rental housing supply in Mississauga and Malton.

## **What Are We Aiming For?**

*Mississauga will use the Region's targets as an interim goal. The City's contribution toward meeting the Region's housing targets will focus on the 35% market rental and affordable*

ownership. The City will support the Region in achieving the housing targets across the housing continuum. These targets will be achieved City-wide.



**Figure 6-8:** City of Mississauga Housing Targets, Retrieved from the Missing Middle Housing Strategy

**Planning Comment:** As depicted in **Figure 6-8**, the City of Mississauga is focusing on providing the 35% Market Rental & Affordable Ownership target to meet the Region’s housing needs. The proposed development will either be a purpose built-rental, which will contribute to meeting the Market Rental target or a condominium building, which may aid in meeting Affordable or Market Ownership targets.

**Making Room for Middle Housing Strategy Conclusion:** The proposed development is consistent with housing objectives within the Making Room for Middle Housing Strategy, as it will;

- Provide 2-bedroom plus den and 3-bedroom units to accommodate larger household sizes, such as families
- Have the potential to enhance and diversify the existing rental housing supply in Mississauga and Malton
- Contribute to meeting Region of Peel’s Market Rental or Affordable Ownership housing targets

## 7 Analysis and Opinion

The following sections will provide an insight on how the housing proposal will address unit affordability and unit sizes, thus meeting the housing targets and objectives of the City of Mississauga and the Region of Peel.

### 7.1 Analysis of Unit Affordability

As stated throughout this report, the tenure of the proposed development has not been finalized, as the owner is trying to determine the best option for the neighbourhood and community. An analysis of both rental and condominium ownership is provided, keeping in mind that the housing market is constantly in flux, relative rents, condominium prices and affordability thresholds are subject to change.

#### 7.1.1 Rental Market and Affordability Thresholds

Statistics were examined related to the rental market in Mississauga reported through the Canada Mortgage and Housing Corporation (CMHC) published in October 2019 to provide an insight into rental rates. These rates are contrasted with rental rates published through the Toronto Real Estate Board (TREB) in the Q4 of 2019 to understand the degree of difference between both data

sources. Both rental rate sources are compared to the affordable thresholds as specified in the Terms of Reference (TOR) for the Housing Report, which are 1.5x the average market rent reported through CMHC in October 2018.

**Table 7-1:** Comparison of Rental Rates and Affordability Thresholds by Unit Type

SOURCE	BACHELOR	1 BEDROOM	2 BEDROOM	3 BEDROOM
CMHC	\$1,007	\$1,297	\$1,466	\$1,606
TREB	\$1,817	\$2,157	\$2,569	\$2,719
TOR Thresholds	\$1,383	\$1,850	\$2,094	\$2,385

The affordability thresholds specified in the Housing Report TOR are 76% to 88% of the market rate reported through TREB for the Mississauga market area depending on the unit type.

An analysis was conducted into affordability thresholds specified in the Provincial Policy Statement (PPS) housing tables published for 2018, which are the most recent available tables. Affordability thresholds as per the PPS tables are reported on based on the regional market area and are based on a household’s income percentile. As such, the affordability threshold is not reported on relative to unit type and the value specified is a maximum threshold regardless of unit type. The subject site is located within the Peel Regional Market Area.

In the case of rental housing, housing is considered to be affordable under the PPS definition when rent does not exceed 30% of the gross annual household income for low and moderate income households. Low and moderate income households are defined as being in the 60<sup>th</sup> income percentile or lower for the Regional Market Area. The following table provides an overview of affordability thresholds by income percentile.

**Table 7-2:** PPS Thresholds, Prepared by IBI Group

INCOME PERCENTILE	RENTAL	
	INCOME	30% THRESHOLD
30 <sup>th</sup>	\$33,500	\$840
40 <sup>th</sup>	\$42,400	\$1,060
50 <sup>th</sup>	\$52,100	\$1,300
60 <sup>th</sup>	\$62,400	\$1,560

At the 60<sup>th</sup> income percentile, the PPS affordability threshold is \$1,560, which is \$290 lower than the threshold specified in the Housing Report TOR for a one bedroom unit.

In conclusion, **Figure 6-8** identifies that the 3% target rate for affordable rental is a regional responsibility and that the City of Mississauga is working towards achieving the 35% Market Rental target. Nonetheless, partnerships with the Region of Peel and Peel Living or other non-profit housing developers will be considered. As the PPS affordability threshold is lower than the thresholds specified in the Housing Report TOR, the owner is looking forward to discussing appropriate incentives with the Region of Peel to incorporate an appropriate amount of affordable rental.

The TOR affordable rental thresholds are set to be updated annually, following the release of CMHC’s Annual Rental Market Survey. As the development proposal progresses and a tenure is finalized, a review of the thresholds against current market conditions will be conducted. There is

a possibility that all units may be operate as a purpose-built rental, contributing to meeting the 35% Market Rental target identified in the Region of Peel and City of Mississauga Housing Plans. The proposed development of townhouse and apartment dwelling will enhance and diversify the existing rental housing supply in Mississauga and Malton

### 7.1.2 Ownership Market and Affordability Thresholds

Affordability thresholds from an ownership perspective was examined, by utilizing the affordability price threshold of \$420,000 as specified in the Housing Report TOR to compare to affordability thresholds in the PPS housing tables, as well as to average resale prices for condominium units reported through TREB. Affordable ownership as defined by the PPS is the least expensive of:

1. Housing for which the purchase price results in annual accommodation costs which do not exceed 30% of gross annual household income for low and moderate income households; or
2. Housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the Regional Market Area.

Low and moderate income households are defined the same between rental and ownership households. The following tables provide an overview of ownership affordability thresholds and average resale values as per the PPS.

**Table 7-3:** PPS Affordability Thresholds, prepared by IBI Group

INCOME PERCENTILE	RENTAL	
	INCOME	30% THRESHOLD
30 <sup>th</sup>	\$60,500	\$214,400
40 <sup>th</sup>	\$75,500	\$267,600
50 <sup>th</sup>	\$91,500	\$324,100
60 <sup>th</sup>	\$108,500	\$384,400

**Table 7-4:** Average and Median Condominium Prices, Retrieved from February 2020 (TREB).

UNIT TYPE	AVERAGE PRICE	MEDIAN PRICE
Townhouse	\$682,680	\$675,000
Apartment	\$547,524	\$537,450

At the 60<sup>th</sup> income percentile, the affordability threshold as per the PPS is \$384,400, and the 10% below average resale price as per the PPS housing tables is \$532,000. As such, according to the PPS, the ownership threshold is \$384,400 in the Regional Market Area.

According to TREB data, the average resale price for a condominium townhouse in Mississauga in February of 2020 was \$682,680, while the average resale price for an apartment was \$547,524. Overall, the average resale price was 42% to 77% above the PPS threshold, and 30% to 62% higher than the affordability threshold identified in the Housing Report TOR.

The analysis shows that affordability for middle income households is considerably lower than the thresholds within the Housing TOR. However, these thresholds should also be reviewed based on the sustainability elements of the proposed development. The subject lands are located within close proximity to existing transit terminals and have excellent access to inter-regional and intra-

regional transit systems. A diversity of uses are located within an 800 metre walking distance, therefore there is a high degree of walkability in the neighbourhood to access complimentary uses and services. Consideration needs to be given for the cost reductions from vehicle ownership, resulting in an increase in the budget for housing.

As previously stated within **Section 3** of this report, the request for affordable ownership units is not a statutory requirement. Even so, the owner is currently proposing an affordable component if a condominium tenure is chosen, which will help achieve the 35% housing target for Affordable Ownership dwellings.

A review of the affordability thresholds against current socio-economic conditions will be conducted to ensure that the proposed affordable component will be suitable for the community and especially to middle income households.

## 7.2 Analysis of Unit Size and Dwelling Typology

The unit composition per dwelling typology is provided in **Table 3-2**. The proposed development includes both apartment and townhouse dwellings. There is an even distribution of each unit typology in an effort to modify the existing rental and condominium housing supply and appeal to different household sizes, characteristics and incomes.

As stated within the Region of Peel Housing Study, single detached homes may be the ideal dwelling typology for larger households such as families with children, however they are not the most appropriate dwelling typology for other households, such as seniors due to accessibility concerns. Housing that accommodates a larger household size and an aging population are identified as objectives within the Region of Peel and City of Mississauga Housing Plans. However, City of Mississauga's demographic characteristics exhibit a demand for housing that accommodate smaller household sizes.

In addition to the townhouses, the larger units within the apartment building will address the demand for larger households and families with children, while also providing a single storey layout and access to elevators to accommodate accessibility concerns for an aging population. Providing a diversity of 1, 2 and 3 bedroom units will help accommodate a range of residents, including seniors and smaller households. In addition to meeting the housing objectives of the Region of Peel and City of Mississauga, the proposed development will diversify the primarily single detached housing market in Malton.

Single detached homes are also the least affordable housing typology. As seen in **Table 3-3**, each unit size has an estimated corresponding price, with one-bedroom units priced lower than two bedroom and three-bedroom units. Proposing a diverse unit mix will increase the options for households with lower incomes.

## 8 Summary and Conclusions

The owner of 7085 Goreway Drive in the City of Mississauga is proposing to re-develop the subject lands into a residential development, consisting of an eighteen-storey, 138-unit building, and a sixteen-storey, 121-unit building, in addition to 12 townhouses. Overall, the proposed development will contain a total of 271 residential units, comprised of a variety of bedroom sizes.

The tenure of the proposed development is undecided at this stage, as the owner is determining the best suitable option for the community. However, either proposed tenure (i.e. rental/condominium) is proposed to contribute to meeting the 35% Market Rental and Affordable Ownership target. The proposed mix of dwelling typologies and unit mix will provide options that cater to households of various needs and incomes.

To address housing targets and objectives, the proposed development will:

- Be consistent with the Provincial Policy Statement 2020, by facilitating residential intensification and redevelopment on an underutilized vacant parcel of land located in close proximity to bus and train terminals, fostering an increase in transit usage;
- Conform to the Growth Plan for the Greater Golden Horseshoe 2019, as it will contribute to meeting minimum intensification and density targets, by developing 271 residential units on a vacant commercial parcel of land;
- Conform to the Region of Peel Official Plan, by aiding in achieving annual new housing unit targets for Market Rental/ Affordable Ownership;
- Follow the Region of Peel Housing Strategy, by helping to achieve the target of 1,000 units per year for middle income households, through either rental or affordable ownership housing;
- Follow the Region of Peel Housing and Homelessness Plan, by accommodating the housing demand of larger households through the inclusion of two bedroom plus den and three bedroom units;
- Conform to the City of Mississauga Official Plan, as it will meet housing needs of a diverse population, including an aging population by including a variety of unit sizes;
- Follow the City of Mississauga – Making Room for the Middle Housing Strategy, by having the potential to enhance and diversify the existing rental housing supply in Mississauga and Malton.

Based on a review of the subject lands, demographic conditions and applicable planning policy framework, the proposed development represents good planning and meets the housing objectives and targets of the Region of Peel and City of Mississauga.

Respectfully submitted 15<sup>th</sup> day of **June, 2020**.

Regards,

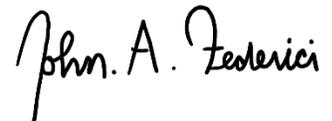
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